

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Lori J Yonker**  
Debtor(s)

Bankruptcy Case No.: 17-21826-CMB  
Related to Dkt. No. 26  
Chapter: 13  
Docket No.: 27 - 26  
Concil. Conf.: November 1, 2018 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **October 9, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **October 22, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **November 1, 2018** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: August 23, 2018

Carlota M. Bohm  
United States Bankruptcy Judge

cm: All Creditors and Parties In Interest

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Lori J Yonker  
 Debtor

Case No. 17-21826-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 410

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Aug 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2018.

db +Lori J Yonker, 4815 Hobaugh Avenue, Murrysville, PA 15668-1542  
 cr New Penn Financial LLC d/b/a Shellpoint Mortgage S, PO Box 10826,  
 Greenville, SC 29603-0826  
 14413532 Allegheny Clinic Radiology, 320 E. North Avenue, Pittsburgh, PA 15212-4756  
 14413533 +Allegheny Radiology Associates, 320 E. North Avenue, Pittsburgh, PA 15212-4756  
 14413534 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, P.O. Box 14931, Pittsburgh, PA 15234)  
 14413535 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623  
 (address filed with court: Collection Service Center, P.O. Box 1623, Butler, PA 16003)  
 14413536 +Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641  
 14413538 +Ditech Financial LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409  
 14832792 +ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 14413539 +Franklin Regional SD/Murrysville, c/o Keystone Collections, 1532 Lincoln Way,  
 White Oak, PA 15131-1712  
 14652905 +Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539  
 14413540 +Michael T. McKeever, Esq., KML Law Group, P.C., BNY Independence Center,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14698788 New Penn Financial LLC d/b/a Shellpoint Mortgage, PO Box 10826, Greenville, SC 29603-0826  
 14697242 +PHEAA, PO Box 8147, Harrisburg PA 17105-8147  
 14707256 US Department of Education, PO Box 16448, St. Paul, MN 55116-0448  
 14413542 US Dept of Ed/GSL/ATL, P.O. Box 4222, Iowa City, IA 52244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14413537 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 24 2018 01:41:51 Ditech Financial LLC,  
 P.O. Box 6172, Rapid City, SD 57709-6172  
 14748656 E-mail/PDF: pa\_dc\_claims@navient.com Aug 24 2018 01:50:47 NAVIENT,  
 C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640  
 14413541 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 24 2018 02:03:01  
 Portfolio Recovery Associates, 120 Corporate Blvd, Suite 1, Norfolk, VA 23502  
 14414637 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 24 2018 01:50:19  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ditech Financial LLC  
 cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14748657\* NAVIENT, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2018 at the address(es) listed below:

Brian J. Bleasdale on behalf of Debtor Lori J Yonker bleasdb@yahoo.com  
 James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4